

UNITED STATES PATENT OFFICE

In Re Application of:	§ Confirmation Number:
<b>Sheldon H. Foss Jr.</b>	§ <b>4917</b>
Serial No.:	§ Group Art Unit:
<b>10/685,277</b>	§ <b>3694</b>
Filed:	§ Examiner:
<b>14 Oct 2004</b>	§ <b>BASIT, Abdul</b>
Title: <b>SYSTEM, METHOD AND</b>	§ Atty. Docket Number:
<b>APPARATUS FOR PROVIDING</b>	§ <b>03001.1030</b>
<b>FINANCIAL SERVICES</b>	§
	§

**AMENDMENT & RESPONSE**

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Mail Stop Amendment  
Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

To the Office:

Applicant's attorneys are now in receipt of an official communication from the United States Patent and Trademark Office (the Office) which was mailed on April 3, 2007 in the form of a non-final office action (the Action). Upon issuance of the Action, 22 claims were pending in this case. The Office has levied rejections for each of these claims.

In this response to the Action, the applicant submits that each of the issues raised by the Office have been addressed either by an amendment to the claim or through the presentation of remarks or arguments.

Thus, the applicant respectfully requests the Office's review of this response and to consider of the claims as presented in this response.